



# STIC Search Report

## EIC 3600

STIC Database Tracking Number: 97474

TO: Chris Buchanan  
Location: Pk5, 7B21  
Art Unit: 3627  
Thursday, June 26, 2003

Case Serial Number: 09685079

From: Caryn Wesner-Early  
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### Search Notes

If a modification or re-focus of this search is needed, please let me know.

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705/14  
9 008 017.7  
(86)

Access DB# 97474  
(86)

**SEARCH REQUEST FORM**  
Scientific and Technical Information Center

Requester's Full Name: C. Buchanan Examiner #: 78260 Date: 6/25/03  
Art Unit: 3627 Phone Number 30: 727 Serial Number: 09/685,079  
Mail Box and Bldg/Room Location: 7B21 Results Format Preferred (circle) PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*  
Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: \_\_\_\_\_

Inventors (please provide full names): \_\_\_\_\_

Earliest Priority Filing Date: 6/2/00

*\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

- ★ search NPL & Foreign Pats for: security deposit  
customer  
merchant  
transaction (sale, buy, etc)  
third party  
future task  
return

- ★ novel concept: when a customer performs a transaction with a merchant he receives a benefit, contingent upon performing a future task for a third party & after performing the task the customer receives a security deposit back.

\*\*\*\*\*  
**STAFF USE ONLY**

	Type of Search	Vendors and cost where applicable
Searcher: <u>Johnson, J. J.</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>3627</u>	AA Sequence (#) _____	Dialog _____
Searcher Location: <u>7B21</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>6/25/03</u>	Bibliographic _____	Dr. Link _____
Date Completed: <u>6/25/03</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: _____	Other _____	Other (specify) _____

?show files;ds  
File 348:EUROPEAN PATENTS 1978-2003/Jun W03  
(c) 2003 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20030619,UT=20030612  
(c) 2003 WIPO/Univentio  
File 347:JAPIO Oct 1976-2003/Feb(Updated 030603)  
(c) 2003 JPO & JAPIO  
File 351:Derwent WPI 1963-2003/UD,UM &UP=200340  
(c) 2003 Thomson Derwent  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	107	AU='WALKER J'
S2	241	AU='WALKER JAY':AU='WALKER JAY S'
S3	195	AU='TEDESCO D':AU='TEDESCO DANIEL E'
S4	1929	AU='KOBAYASHI M'
S5	1	AU='KOBAYASHI M H'
S6	1	AU='KOBAYASHI M K'
S7	1	AU='KOBAYASHI M N R'
S8	1	AU='KOBAYASHI M S H'
S9	7	AU='KOBAYASHI MACHIKO'
S10	20	AU='KOBAYASHI MICHIKO'
S11	311	AU='GOLDEN':AU='GOLDEN A'
S12	19	AU='GOLDEN ANDREW':AU='GOLDEN ANDREW P'
S13	9	AU='ALLISON S':AU='ALLISON S B'
S14	8	AU='ALLISON SCOTT B'
S15	10	AU='GELMAN G'
S16	32	AU='GELMAN G M'
S17	26	AU='GELMAN GEOFFREY M'
S18	27	AU='PALMER T':AU='PALMER T A'
S19	8	AU='PALMER TIM':AU='PALMER TIMOTHY A'
S20	332	AU='JORASCH':AU='JORASCH JAMES A'
S21	0	AU='DELAMATER E'
S22	3	AU='DELAMATER':AU='DELAMATER C E'
S23	2910	S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 - OR S11 OR S12 OR S13 OR S14 OR S15 OR S16 OR S17 OR S18 OR S19 OR S20 OR S21 OR S22
S24	261331	IC=G06F-017?
S25	296	S23 AND S24
S26	134326	SECURITY()DEPOSIT OR MERCHANT OR TRANSACTION OR THIRD()PAR- TY OR FUTURE
S27	122	S25 AND S26
S28	359	CO='WALKER DIGITAL AUD':CO='WALKER DIGITAL LLC'
S29	86	S27 AND S28
S30	86	IDPAT (sorted in duplicate/non-duplicate order)
S31	63	IDPAT (primary/non-duplicate records only)

31/AZ, TI/1 (Item 1 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014416333  
Installment plan option providing method for credit card transaction ,  
involves receiving installment plan identifier based on transmitted  
financial account identifier and purchase price

31/AZ, TI/2 (Item 2 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014394251  
Transaction reward method in retail stores and quick service  
restaurant, involves identifying sub-account holder and updating customer  
record by allocating calculated reward level to sub-holder

31/AZ, TI/3 (Item 3 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014393716  
Funds transfer system checks validity of credit card accounts and  
transaction money for transferring money owed by transferee to  
transferor

31/AZ, TI/4 (Item 4 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014213859  
System to provide discount amounts for performance of work assignments  
performed by a customer by accumulation of work credits in amounts  
adjusted for a price-sensitive customer

31/AZ, TI/5 (Item 5 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014172843  
Transaction execution method for slot machine game has output based on  
a set of rules

31/AZ, TI/6 (Item 6 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014141179  
Customer-specified product price sales system which provides customer  
with protection against price increases, and ability to pay less than  
retail price for product

31/AZ, TI/7 (Item 7 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014141043  
Sales transaction method in which product is sold to customer based  
upon flexible product description provided by customer

31/AZ, TI/8 (Item 8 from file: 351)  
DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014112527

Product redemption control, for networked customers, that utilizes the information generated when the customer redeems the product via a third party .

31/AZ, TI/9 (Item 9 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014112129  
Method of collecting and categorizing customer data by identifying queries based on transaction information at point of purchase and prompting attendant

31/AZ, TI/10 (Item 10 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014050604  
Telemarketing system for communicating information to consumer, initiates transfer of value to consumer in response to consumer receiving sales presentation

31/AZ, TI/11 (Item 11 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

014038432  
Distributing promotions to potential participants and allowing them to receive benefits associated with promotions by generating unlock code capable of unlocking outcome and indicating benefit associated with outcome

31/AZ, TI/12 (Item 12 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013980324  
Transaction facilitating method for electronic commerce, has customer device which outputs subsidy offer to customer when customer indicates interest in purchasing an item

31/AZ, TI/13 (Item 13 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013912106  
Security deposit guarantee issuing system used in auto-lease agreements, has data processing system that issues certificate and security deposit guarantee card, based on credit card accounts stored in database

31/AZ, TI/14 (Item 14 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013870301  
Transaction processing method involves determining subsidy offer by evaluating information associated with transaction, after receiving indication that customer is interested in purchasing an item

31/AZ, TI/15 (Item 15 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013844027

Product selling method for business, involves selling product to customer at final price determined by comparing over wide price with default price

31/AZ, TI/16 (Item 16 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013843762

Lottery ticket selling method for customer at point of sale terminal, involves computing price for lottery ticket and providing lottery ticket to customer at computed price

31/AZ, TI/17 (Item 17 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013759173

Gift certificate issuing method for transaction processing, involves determining certificate identifier and producing gift certificate including determined certificate identifier for distributing to owner

31/AZ, TI/18 (Item 18 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013749708

Account transaction method for creating single use financial account number encrypts data element using private cryptographic key and 2nd data element, modifies 2nd, combines elements to give single user financial account identifier

31/AZ, TI/19 (Item 19 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013675088

Product dispensing method for vending machine, by presenting alternate product offer message to customer if product selection from customer qualifies for alternate product offer

31/AZ, TI/20 (Item 20 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013663014

Purchase total calculation for calculating discounted prices for products sold at retail, involves determining if calculated initial purchase total is equal to preset threshold, to calculate reduced purchase total

31/AZ, TI/21 (Item 21 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013661653

Credit requisition system for credit card marketing system, creates data record indicating credit status of customer based on approval of line of credit for customer based on received customer information

31/AZ, TI/22 (Item 22 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013507070

Discount offer providing method for facilitating commerce in internet, involves applying penalty to customer if customer has not fulfilled

obligation for offered discount

31/AZ, TI/23 (Item 23 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013507063

Cross benefits providing method for facilitating electronic commerce, involves indicating item and total price of item desired by customer and charging with price lesser than total price of item

31/AZ, TI/24 (Item 24 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013483991

Substitute product marketing for substitute products sale, involves transmitting original product transaction data to server for acquiring substitute product information and marketing them within transaction period

31/AZ, TI/25 (Item 25 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013167294

Internet based bonus offer provision method for business establishment, involves offering bonus to customer of selected outputting merchant in exchange of consummating transaction with selected soliciting merchant

31/AZ, TI/26 (Item 26 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013157127

Discount offering method for merchants during business transactions, involves applying retroactive discount to credit card account, when consumer consummates transaction at specific merchant

31/AZ, TI/27 (Item 27 from file: 351)  
DIALOG(R) File 351:(c) 2003 Thomson Derwent. All rts. reserv.

013034245

Monitoring method of utterance of verbal message during transaction at point-of-sale terminal, involves determining whether audio signal represents preset phrase including one word for at least predetermined time

31/AZ, TI/28 (Item 28 from file: 351)  
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012955005

Reservation method for guaranteeing bank checks

31/AZ, TI/29 (Item 29 from file: 351)  
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012915667

Cross-benefits providing method in point of sales system

31/AZ, TI/30 (Item 30 from file: 351)

DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

012915664 .

Cross-benefit providing method for customer during transaction

31/AZ, TI/31 (Item 31 from file: 351)

DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

012702282

Substitute product dispensing method for automatic vending machine

31/AZ, TI/32 (Item 32 from file: 351)

DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

012506419

Group reward program managing method e.g. for computer applications,  
point of sale system

31/AZ, TI/33 (Item 33 from file: 351)

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012315039

Subscription purchase arrangement system - Enables supermarket to provide  
bulk purchase arrangement using data storage system

31/AZ, TI/34 (Item 34 from file: 351)

DIALOG(R)File 351:(c) 2003 Thomson Derwent. All rts. reserv.

012115280

Supplementary product sales processing system for point of sale terminal  
- has POS terminal that is connected to controller, for performing  
merchandise transactions and lottery transactions in accordance with  
received lottery information

31/AZ, TI/35 (Item 35 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01517795

METHODS AND SYSTEMS FOR FACILITATING GAME PLAY AT A GAMING DEVICE BY MEANS  
OF THIRD PARTY OFFERS  
PROCEDES ET SYSTEMES FACILITANT LE JEU SUR UN APPAREIL DE JEU GRACE A DES  
OFFRES DE TIERCES PARTIES

31/AZ, TI/36 (Item 36 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01284802

SYSTEMS AND METHODS TO PROVIDE A PRODUCT TO A CUSTOMER BEFORE A FINAL  
TRANSACTION TERM VALUE IS ESTABLISHED  
SYSTEME UND VERFAHREN ZUM AUSLIEFERN EINES PRODUKTS AN EINEN KONSUMENTEN  
BEVOR EINE ENTGULTIGE BEDINGUNG FUR DEN TRANSAKTIONSWERT ETABLIERT  
WURDE  
SYSTEMES ET PROCEDES SERVANT A LIVRER UN PRODUIT A UN CLIENT AVANT  
L'ETABLISSEMENT DU TERME FINAL DE LA TRANSACTION

31/AZ, TI/37 (Item 37 from file: 348)

DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.



01248288

METHOD AND APPARATUS FOR CONDUCTING A TRANSACTION BASED ON BRAND  
INDIFFERENCE  
VERFAHREN UND APPARAT ZUM DURCHFÜHREN EINER TRANSAKTION BASIEREND AUF  
GLEICHGÜLTIGKEIT GEGENÜBER EINER MARKE  
PROCEDE ET APPAREIL SERVANT A MENER UNE TRANSACTION BASEE SUR UNE  
INDIFFERENCE DE MARQUE

31/AZ, TI/38 (Item 38 from file: 349)

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00949462

METHODS AND SYSTEMS FOR FACILITATING GAME PLAY AT A GAMING DEVICE BY MEANS  
OF THIRD PARTY OFFERS  
PROCEDES ET SYSTEMES FACILITANT LE JEU SUR UN APPAREIL DE JEU GRACE A DES  
OFFRES DE TIERCES PARTIES

31/AZ, TI/39 (Item 39 from file: 349)

DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00851710

METHOD AND APPARATUS FOR MANAGING THE SALE OF AGING PRODUCTS  
PROCEDE ET APPAREIL DE GESTION DES VENTES DE PRODUITS VIEILLISSANTS

31/AZ, TI/40 (Item 40 from file: 349)

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00830839

METHOD AND APPARATUS FOR PRESENTING AND SELECTING PRODUCT AGREEMENTS  
PROCEDE ET DISPOSITIF DE PRESENTATION ET DE SELECTION D'ACCORDS DE PRODUIT

31/AZ, TI/41 (Item 41 from file: 349)

DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00828016

METHOD AND SYSTEM FOR PROMPTING AN EMPLOYEE TO PERFORM A TASK  
PROCEDE ET SYSTEME VISANT A SOLLICITER L'ACCOMPLISSEMENT D'UNE TACHE DE LA  
PART D'UN EMPLOYE

31/AZ, TI/42 (Item 42 from file: 349)

DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00786995

METHOD AND APPARATUS FOR RECEIVING AND RESPONDING TO CUSTOMER REQUESTS FOR  
INFORMATION  
PROCEDE ET APPAREIL PERMETTANT DE RECEVOIR DES DEMANDES D'INFORMATIONS DE  
CLIENTS ET D'Y REPONDRE

31/AZ, TI/43 (Item 43 from file: 349)

DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00781899

DYNAMIC PROPAGATION OF PROMOTIONAL INFORMATION IN A NETWORK OF  
POINT-OF-SALE TERMINALS  
DIFFUSION DYNAMIQUE D'INFORMATIONS A CARACTERE PROMOTIONNEL DANS UN RESEAU  
DE TERMINAUX DE POINTS DE VENTE

31/AZ, TI/44 (Item 44 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777954

SUPPLEMENTAL OFFERS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A  
PRIMARY PRODUCT PURCHASED THROUGH A PURCHASING SYSTEM  
OFFRES SUPPLEMENTAIRES PERMETTANT A UN ACHETEUR DE PRENDRE POSSESSION CHEZ  
UN DETAILLANT D'UN PRODUIT PRIMAIRE AU MOYEN D'UN SYSTEME D'ACHAT

31/AZ, TI/45 (Item 45 from file: 349)

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00774488

DETERMINATION AND PRESENTATION OF PACKAGE PRICING OFFERS IN RESPONSE TO  
CUSTOMER INTEREST IN A PRODUCT  
DEFINITION ET PROPOSITIONS D'OFFRES DE LOTS EN FONCTION DE L'INTERET D'UN  
CLIENT POUR UN PRODUIT

31/AZ, TI/46 (Item 46 from file: 349)

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00774486

SYSTEM AND METHOD FOR PRICING A TRAVEL PRODUCT BASED ON A TRAVELER'S  
SPECIFIED DEGREE OF FLEXIBILITY  
SYSTEME ET PROCEDE PERMETTANT DE FIXER LE PRIX D'UN PRODUIT DE VOYAGE EN  
FONCTION DU DEGRE DE FLEXIBILITE DONNE D'UN VOYAGEUR

31/AZ, TI/47 (Item 47 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00766118

REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A  
RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK  
SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN  
ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE  
D'UN RESEAU DE TELECOMMUNICATIONS

31/AZ, TI/48 (Item 48 from file: 349)

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00766082

SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A  
RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK  
SYSTEMES ET PROCEDES DE REGLEMENT CONSISTANT POUR UN ACHETEUR A PRENDRE  
POSSESSION AU NIVEAU D'UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN  
RESEAU DE COMMUNICATION

31/AZ, TI/49 (Item 49 from file: 349)

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00766080

METHOD AND APPARATUS FOR CONDUCTING A TRANSACTION BASED ON BRAND  
INDIFFERENCE  
PROCEDE ET APPAREIL SERVANT A MENER UNE TRANSACTION BASEE SUR UNE  
INDIFFERENCE DE MARQUE

31/AZ, TI/50 (Item 50 from file: 349)

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00766044

METHODS AND APPARATUS WHEREIN A BUYER ARRANGES TO PURCHASE A FIRST PRODUCT USING A COMMUNICATION NETWORK AND SUBSEQUENTLY TAKES POSSESSION OF A SUBSTITUTE PRODUCT AT A RETAILER  
PROCEDES ET SYSTEMES CONSISTANT POUR UN ACHETEUR A ACHETER UN PREMIER PRODUIT AU MOYEN D'UN RESEAU DE COMMUNICATION ET A PRENDRE ENSUITE POSSESSION D'UN PRODUIT DE SUBSTITUTION AU NIVEAU D'UN DETAILLANT

31/AZ, TI/51 (Item 51 from file: 349)  
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00766038  
PURCHASING SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK  
SYSTEMES ET PROCEDES D'ACHAT OU UN ACHETEUR PREND POSSESSION CHEZ UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

31/AZ, TI/52 (Item 52 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00761437  
METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS  
PROCEDE ET DISPOSITIF PERMETTANT DE TRAITER DES OPERATIONS EFFECTUEES PAR CARTE DE CREDIT

31/AZ, TI/53 (Item 53 from file: 349)  
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00747123  
METHOD AND SYSTEM FOR THE PRESENTATION AND REDEMPTION OF REWARD OFFERS  
PROCEDE ET SYSTEME DE PRESENTATION ET D'ACQUISITION D'OFFRES PROMOTIONNELLES

31/AZ, TI/54 (Item 54 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00739247  
SYSTEM AND METHOD FOR RESELLING A PREVIOUSLY SOLD PRODUCT  
SYSTEME ET PROCEDE PERMETTANT DE REVENDRE UN PRODUIT DEJA VENDU

31/AZ, TI/55 (Item 55 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00577738  
DEVICE AND METHOD FOR PROMOTING THE SELECTION AND USE OF A CREDIT CARD  
DISPOSITIF ET PROCEDE PERMETTANT DE PROMOUVOIR LE CHOIX ET L'UTILISATION D'UNE CARTE DE CREDIT

31/AZ, TI/56 (Item 56 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00577736  
SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS  
SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES

31/AZ, TI/57 (Item 57 from file: 349)  
DIALOG(R) File 349: (c) 2003 WIPO/Univentio. All rts. reserv.

00577735

SYSTEM AND METHOD FOR ENCOURAGING COMPETITIVE PARTICIPATION IN AN AUCTION  
SYSTEME ET PROCEDE POUR ENCOURAGER LA PARTICIPATION CONCURRENTIELLE A UNE  
VENTE AUX ENCHERES

31/AZ, TI/58 (Item 58 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00576351  
INTERNET SURVEILLANCE SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE SURVEILLANCE PAR L'INTERNET

31/AZ, TI/59 (Item 59 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00576350  
METHOD AND APPARATUS FOR DETERMINING A SUBSCRIPTION TO A PRODUCT IN A  
RETAIL ENVIRONMENT  
PROCEDE ET APPAREILLAGE PERMETTANT DE PROPOSER UNE SOUSCRIPTION A UN  
PRODUIT DANS UN ENVIRONNEMENT DE VENTE AU DETAIL

31/AZ, TI/60 (Item 60 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00576349  
METHOD AND APPARATUS FOR REMOTE ORDER AND PICKUP  
PROCEDE ET APPAREIL DE COMMANDE A DISTANCE ET DE RAMASSAGE

31/AZ, TI/61 (Item 61 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00554418  
METHOD AND APPARATUS FOR AUTHENTICATING VENDING MACHINE SALES DATA  
PROCEDE ET APPAREIL D'AUTHENTIFICATION DE DONNEES RELATIVES AUX VENTES DE  
DISTRIBUTEUR AUTOMATIQUE

31/AZ, TI/62 (Item 62 from file: 349)  
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00539948  
METHOD AND APPARATUS FOR PROCESSING A DOCUMENT CONTAINING CONFIDENTIAL  
INFORMATION  
PROCEDE ET APPAREIL DE TRAITEMENT D'UN DOCUMENT RENFERMANT DES INFORMATIONS  
CONFIDENTIELLES

31/AZ, TI/63 (Item 63 from file: 349)  
DIALOG(R) File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00530664  
SYSTEM AND METHOD PROVIDING A RESTAURANT MENU DYNAMICALLY GENERATED BASED  
ON REVENUE MANAGEMENT INFORMATION  
SYSTEME ET PROCEDE PERMETTANT DE CREER UN MENU DE RESTAURANT SUR UNE BASE  
DYNAMIQUE EN FONCTION D'INFORMATIONS SUR LA GESTION DES RECETTES

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File 347:JAPIO Oct 1976-2003/Feb(Updated 030603)  
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File 351:Derwent WPI 1963-2003/UD,UM &UP=200340  
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File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	667971	TRANSACTION? ? OR PURCHASE? ? OR ORDER? ? OR DEALING? ? OR BUY OR SELL OR BOUGHT OR BUYING OR SALE? ? OR SOLD
S2	7730	(THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES OR M-ERCHANT? ? OR DEALER? OR VENDOR? ? OR SELLER? ? OR PROVIDER? -?)
S3	297297	FUTURE OR CONTINGEN?? OR ANTICIPAT??? OR EXPECT? OR PREDIC-T??? OR POTENTIAL
S4	1106727	SERVICE? ? OR TASK? ? OR JOB OR JOBS OR FAVOR? ? OR FAVOUR? ? OR FUNCTION? ? OR ASSIGNMENT? ? OR PROCEDURE? ?
S5	40865	BENEFIT OR DISCOUNT OR COUPON OR IMPROVE?(3N)TERM? ? OR PR-IZE OR BONUS OR INCENTIVE? ? OR MARKDOWN? ? OR MARK??()DOWN? ? OR REBATE? ? OR REFUND?? OR MONEYBACK OR MONEY()BACK OR AWAR-D? ? OR PREMIUM? ? OR REWARD? ? OR GIFT? ?
S6	121102	DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN)()PAYMENT OR MON-EY(2W)DOWN
S7	2989	S3(3N)S4
S8	1	S2(10N)S7
S9	1287	S1(10N)S6
S10	0	S5(S) (S8(10N)S9)
S11	349	S1(10N)S2
S12	1	S7(10N)S11
S13	114	S5(10N)S6
S14	8	S4(10N)S13
S15	2360	S4(10N)S5
S16	8	S6(10N)S15
S17	0	S2 AND (S14 OR S16)
S18	8	S14 OR S16
S19	623	S2(10N)S4
S20	0	S13 AND S19
S21	4	S6 AND S19
S22	12	S18 OR S21
S23	12	IDPAT (sorted in duplicate/non-duplicate order)
S24	12	IDPAT (primary/non-duplicate records only)

24/3,K/1 (Item 1 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
(c) 2003 Thomson Derwent. All rts. reserv.

015160201

WPI Acc No: 2003-220729/200321

XRPX Acc No: N03-176143

Gifts purchasing method using Internet, involves delivering gift  
unconditionally to recipient or transferring amount corresponding to gift  
to recipient's account based on option selected by recipient

Patent Assignee: ORBIT TECHNOLOGY CORP (ORBI-N)

Inventor: ISHIDA S; SAKAI S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030004815	A1	20030102	US 2001888996	A	20010622	200321 B

Priority Applications (No Type Date): US 2001888996 A 20010622

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030004815	A1	49	G06F-017/60		

Abstract (Basic):

... Promotes goods sale through an increase in customer attraction  
and enhanced appeal of **gift** -forwarding **service** by allowing the  
customer through exchange or **deposit** the value of credit for the  
received **gift** .

24/3,K/2 (Item 2 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
(c) 2003 Thomson Derwent. All rts. reserv.

015108855 \*\*Image available\*\*

WPI Acc No: 2003-169374/200317

XRPX Acc No: N03-133793

Billing method for sending information, services or goods to a customer  
via a mobile telephone network allows a customer to send a dialed message  
to a service provider in order to receive information, services or goods.

Patent Assignee: SIEMENS AG (SIEI ); OLAH G (OLAH-I)

Inventor: OLAH G

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1278359	A2	20030122	EP 200214174	A	20020625	200317 B
DE 10134588	A1	20030213	DE 1034588	A	20010717	200320
US 20030050042	A1	20030313	US 2002195358	A	20020716	200321

Priority Applications (No Type Date): DE 1034588 A 20010717

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1278359	A2	G	10	H04M-015/00	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

DE 10134588 A1 H04L-012/14

US 20030050042 A1 H04M-011/00

Abstract (Basic):

... goods (5b). If a service switch point (SSP) gets information via  
a successful short message **service** (SMS) **deposit** (3), the SSP  
checks if it is a **premium** rate call number. If this is so, then a  
corresponding intelligent network application part (INAP...

24/3,K/3 (Item 3 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
(c) 2003 Thomson Derwent. All rts. reserv.

014724143 \*\*Image available\*\*  
WPI Acc No: 2002-544847/200258

**System for operating gift certificate at real time over internet**

Patent Assignee: LEE C S (LEEC-I)

Inventor: LEE C S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002012701	A	20020220	KR 200045877	A	20000808	200258 B

Priority Applications (No Type Date): KR 200045877 A 20000808

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002012701	A	1	G06F-017/60	

Abstract (Basic):

... a bank network to check a remittance at a designated account or receiving a cash **deposit** notification from a **gift** certificate issue organization, the **service** server(10) designating a issue number on the **gift** certificate, the server(10) recording the issue number, an amount of money, a name of...

24/3,K/4 (Item 4 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
(c) 2003 Thomson Derwent. All rts. reserv.

014537511 \*\*Image available\*\*  
WPI Acc No: 2002-358214/200239

**Simultaneous interpretation service method using cellular phone terminal**

Patent Assignee: KIM K S (KIMK-I)

Inventor: KIM K S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001086930	A	20010915	KR 200010925	A	20000304	200239 B

Priority Applications (No Type Date): KR 200010925 A 20000304

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001086930	A	1	H04B-007/26	

Abstract (Basic):

... and high-sensitive input mike through a designated company or a store after paying a **deposit** and a charge(2). The user decides a method for paying interpretation service fee by...

...simultaneous interpretation center(5) with the borrowed terminal by pushing an abbreviated dial or a **service** number. A dialogue between the user(1) and the **other party** is interpreted by a simultaneous interpreter and the interpreted contents are transmitted to the user...

...purchases the chip. The user returns the terminal to the designated company and receives the **deposit** .

24/3,K/5 (Item 5 from file: 351)  
DIALOG(R)File 351:Derwent WPI  
(c) 2003 Thomson Derwent. All rts. reserv.

013522346 \*\*Image available\*\*

WPI Acc No: 2001-006552/200101

XRPX Acc No: N01-004703

**Remote interactive point access financial and information system for video conferencing, ATM, has call center connected with bank representative station for enabling real time interaction with customer**  
Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK (NACI-N)

Inventor: ANDREAS D L; KJONAAS D W

Number of Countries: 090 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200049552	A2	20000824	WO 2000US4269	A	20000218	200101 B
AU 200034967	A	20000904	AU 200034967	A	20000218	200103
US 6223983	B1	20010501	US 99252834	A	19990219	200126
US 20010007332	A1	20010712	US 99252834	A	19990219	200143
			US 2001798407	A	20010302	

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407 A 20010302

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200049552 A2 E 59 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034967 A G06F-017/60 Based on patent WO 200049552

US 6223983 B1 G06F-017/60

US 20010007332 A1 G06F-017/60 Cont of application US 99252834  
Cont of patent US 6223983

Abstract (Basic):

... cash card or check card, charge a check, Use infobank, check order/reorder, execute direct **deposit** authorization, access saving account information and review personal financial profiles. Uses software program logic, which...

...friendly, and provides the customer with various options to access and close among various bank **services**. The call center which is a customer **service** platform, provides **third party services** like insurance, travel, investment and similar **services** which are of general interest to the customer. The interactive video conferencing enables face to...

...interview and conversation with a bank representative who assists the remote customer in opening new **deposit** accounts, direct **deposit** capability, reorder checks, provides general information regarding loans, forward loan applications, discuss additional product offerings

...

24/3,K/6 (Item 6 from file: 351)

DIALOG(R)File 351:Derwent WPI

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013476455 \*\*Image available\*\*

WPI Acc No: 2000-648398/200063

XRPX Acc No: N00-480631

**System for electronic data archiving with means for controlling data access in searching and downloading data allows the data file provider to authorize the users in a system administered by a third party**  
Patent Assignee: IBM CANADA LTD (IBMC ); INT BUSINESS MACHINES CORP (IBMC



); IBM CORP (IBM )  
Inventor: BACHA H; CARROLL R B; MIRLAS L; TCHAO S W  
Number of Countries: 004 Number of Patents: 005  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 19960978	A1	20000803	DE 1060978	A	19991217	200063	B
CA 2256936	A1	20000623	CA 2256936	A	19981223	200063	
JP 2000227870	A	20000815	JP 99316360	A	19991108	200063	
KR 2000047643	A	20000725	KR 9950525	A	19991115	200115	
CA 2256936	C	20020402	CA 2256936	A	19981223	200231	

Priority Applications (No Type Date): CA 2256936 A 19981223

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 19960978	A1		17	G06F-017/30	
CA 2256936	A1	E		G06F-017/30	
JP 2000227870	A		20	G06F-012/00	
KR 2000047643	A			G06F-017/00	
CA 2256936	C	E		G06F-017/30	

Abstract (Basic):

... Secure system comprises: a first agent program that allows a computer to **deposit** a data file in a data archive, a second agent program that allows a user...

...Access to electronic data files stored in a **third party** archive using an access control **procedure**.

24/3,K/7 (Item 7 from file: 351)

DIALOG(R)File 351:Derwent WPI

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007955134 \*\*Image available\*\*

WPI Acc No: 1989-220246/198930

XRPX Acc No: N89-167806

IC card system compatible with bank account system - has terminator including selector for determining whether card is to be used as debit card or credit card

Patent Assignee: CASIO COMPUTER CO LTD (CASK )

Inventor: NAKANO H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4839504	A	19890613	US 8775064	A	19870717	198930	B

Priority Applications (No Type Date): JP 86177442 A 19860728

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4839504	A		36		

...Abstract (Basic): communicates in an on-line manner with a host computer installed in a bank. A **deposit** amount is transferred between the first and second files for a transaction using the IC...

...that a cash transfer from the first or second file to the account of the **third party** can be performed. The IC card **functions** both as a debit card and a credit card. When either of these functions is...

24/3,K/8 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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07264549 \*\*Image available\*\*

SYSTEM AND METHOD FOR BETTING PUBLIC RACE, AND RECORDING MEDIUM RECORDED  
WITH PROGRAM FOR PERFORMING THE METHOD

PUB. NO.: 2002-133010 [JP 2002133010 A]  
PUBLISHED: May 10, 2002 (20020510)  
INVENTOR(s): INOHARA REIJI  
APPLICANT(s): NEC CORP  
APPL. NO.: 2000-326721 [JP 2000326721]  
FILED: October 26, 2000 (20001026)

ABSTRACT

... paying procedure at the time of buying a betting ticket and a means for performing **deposit** procedure at the time of making a **refund** are connected to each other through a network.

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24/3,K/9 (Item 9 from file: 347)

DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07214700 \*\*Image available\*\*

SYSTEM AND METHOD FOR PREMIUM RATE SETTLEMENT FOR INSURANCE AGENCY

PUB. NO.: 2002-083137 [JP 2002083137 A]  
PUBLISHED: March 22, 2002 (20020322)  
INVENTOR(s): INADOMARU MANABU  
YAMAWAKI ITSUO  
TAKEUCHI ATSUSHI  
APPLICANT(s): NIPPONKOA INSURANCE CO LTD  
APPL. NO.: 2000-273770 [JP 2000273770]  
FILED: September 08, 2000 (20000908)

ABSTRACT

... TO BE SOLVED: To provide a system and a method allowing reduction of an office **job** load such as legal bookkeeping, **deposit** of a received **premium** to an agency account, and monthly settlement business of an insurance agency and early receipt...

24/3,K/10 (Item 10 from file: 347)

DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07164297 \*\*Image available\*\*

BUSINESS METHOD AND BUSINESS OPERATION MANAGING DEVICE

PUB. NO.: 2002-032681 [JP 2002032681 A]  
PUBLISHED: January 31, 2002 (20020131)  
INVENTOR(s): SAKAI SATOSHI  
ISHIDA SHOJI  
APPLICANT(s): OOBITTO TECHNOLOGY CORP  
APPL. NO.: 2000-198049 [JP 2000198049]  
FILED: June 30, 2000 (20000630)

ABSTRACT

...a business operation managing device which promotes merchandise sales by realizing the exchange or value **deposit** of received **gift** merchandise thereby making a **gift** factoring **service** attractive.

SOLUTION: The business operation managing device consists of an application receiving means for receiving...

24/3,K/11 (Item 11 from file: 347)

DIALOG(R)File 347:JAPIO

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07078798 \*\*Image available\*\*

INTERNET ADVERTISEMENT, ACQUISITION OF WEB SITE CONNECTOR' S INFORMATION,  
AND METHOD FOR RECRUITING WEB SITE MEMBER

PUB. NO.: 2001-306444 [JP 2001306444 A]

PUBLISHED: November 02, 2001 (20011102)

INVENTOR(s): AN EIKEI

APPLICANT(s): HANDY SOFT CORP

APPL. NO.: 2000-238272 [JP 2000238272]

FILED: August 07, 2000 (20000807)

PRIORITY: 00 200018571 [KR 200018571], KR (Korea) Republic of, April  
10, 2000 (20000410)

ABSTRACT

... identifies the user from information registered in a user computer and  
gives right for receiving **service** such as member information **service**  
provided from the site, the **deposit** or **gift** of compensation based on  
the click of the advertisement picture and participation in an event...

24/3,K/12 (Item 12 from file: 347)

DIALOG(R)File 347:JAPIO

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06824597 \*\*Image available\*\*

SYSTEM AND DEVICE FOR SEARCHING/TRACKING PAPER MONEY OR NEGOTIABLE  
INSTRUMENT

PUB. NO.: 2001-052091 [JP 2001052091 A]

PUBLISHED: February 23, 2001 (20010223)

INVENTOR(s): YO YOMEI

KAKU HOSHI

APPLICANT(s): YO YOMEI

KAKU HOSHI

APPL. NO.: 11-223305 [JP 99223305]

FILED: August 06, 1999 (19990806)

ABSTRACT

... by a central bank and equipped with the identification bar code, in the  
case of **procedure** for **deposit** or **refund**, the work processes of scan  
detection, memory preservation and contrast or the like are advanced...

?show files;ds

File 348:EUROPEAN PATENTS 1978-2003/Jun W03

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030619,UT=20030612

(c) 2003 WIPO/Univentio

Set	Items	Description
S1	880891	TRANSACTION? ? OR PURCHASE? ? OR ORDER? ? OR DEALING? ? OR BUY OR SELL OR BOUGHT OR BUYING OR SALE? ? OR SOLD
S2	17398	(THIRD OR 3RD OR ANOTHER OR OTHER) () (PARTY OR PARTIES OR M- ERCHANT? ? OR DEALER? OR VENDOR? ? OR SELLER? ? OR PROVIDER? - ?)
S3	433312	FUTURE OR CONTINGEN?? OR ANTICIPAT??? OR EXPECT? OR PREDIC- T??? OR POTENTIAL
S4	868427	SERVICE? ? OR TASK? ? OR JOB OR JOBS OR FAVOR? ? OR FAVOUR? ? OR FUNCTION? ? OR ASSIGNMENT? ? OR PROCEDURE? ?
S5	137852	BENEFIT OR DISCOUNT OR COUPON OR IMPROVE?(3N)TERM? ? OR PR- IZE OR BONUS OR INCENTIVE? ? OR MARKDOWN? ? OR MARK??()DOWN? ? OR REBATE? ? OR REFUND?? OR MONEYBACK OR MONEY()BACK OR AWAR- D? ? OR PREMIUM? ? OR REWARD? ? OR GIFT? ?
S6	60911	DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN) () PAYMENT OR MON- EY(2W)DOWN
S7	15985	S3(3N)S4
S8	23	S2(10N)S7
S9	3505	S1(10N)S6
S10	0	S5(S) (S8(10N)S9)
S11	0	S6(S)S8
S12	23305	S3(5N)S4
S13	236	S2(S)S12
S14	30	S6(S)S13
S15	6	S5(S)S14
S16	97	S5(10N)S7
S17	4	S6(S)S16
S18	173	S5(10N)S12
S19	5	S6(S)S18
S20	10	S15 OR S19
S21	10	IDPAT (sorted in duplicate/non-duplicate order)
S22	10	IDPAT (primary/non-duplicate records only)

22/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00963611 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

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(Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
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TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Fulltext Availability:

Detailed Description

Detailed Description

... the increasing blizzard of paper required to be  
produced to document this business. A significant **benefit**  
which often drives the implementation of technology is its  
further advantage in increasing productivity to...00

Key I 00 IFTELD EX17Tin the Cash field to designate a \$1 00 Cash **deposit**

to move cursor to the next section.

Section 6 - Callback Note

@0' 0 '0':

""zap...ROBERT\*

Address  
-123 -MU.N'STREET  
ANYTOWN.MO 63124 0000  
2, Reason.. overpayment \$200. 00 **deposit** .  
3- Special Insiructio'na  
Hol@'Check - Customer will pick,=  
Cmd1=Exit Cmd7=AA1  
The name...Summary Menu.

AM. Access Inquiry Programs.

Page 10 - 3  
CASH & CHECK SUMMARY - Selection 3, CASHICHECK **DEPOSIT**  
-----

Employee-# 01053  
sh: -in  
V Ca .-Box  
eposb, 233 9a  
4.

-E  
-K  
iM  
7...

...AA1

Help

L Key your Employee Number..

2. Key an 'X' in the Cash/Check **Deposit** selection field.

3. Key Total Cash Box amount. This is the total amount of cash...

22/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00942062  
DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING  
EXCHANGE THEREFOR

OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET  
BOURSE D'ECHANGE A CET EFFET

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),  
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,  
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200274047 A2 20020926 (WO 0274047)

Application: WO 2002US7480 20020311 (PCT/WO US0207480)

Priority Application: US 2001809025 20010316

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Availability:

Claims

Claim

- ... as opposed to a market closing price on a specific day.  
Additionally, in preferred embodiments **incentives** can be employed in order to induce traders to invest earlier in a trading period ...
- ...represents a potentially unlimited liability investment since the downside exposure can readily exceed the option **premium** and is, in theory, unbounded. Importantly, a group of DBAR **contingent** claims of the present invention can easily replicate returns of a traditional short option position...in fact occurred. DBAR digital options of the present invention, described in Section 6, provide **other** examples of multi-state trades. - 37  
A trader can, of course, simply break-up or...in the trading period than traders who invested later in the trading period, thereby providing **incentives** for liquidity earlier in the trading period. Alternatively, the DRF may allocate higher payouts to...
- ...a given state than to smaller amounts invested for that state, thereby providing another liquidity **incentive**. In any event, there are many possible functional forms for a DRF that could be...
- ...another DRIT preferred embodiment allocates half the total amount invested to the outcome state and **rebates** the remainder of the total amount invested to the states which did not occur. In...
- ...of commodities, currencies, and number of shares. In preferred - 45 embodiments traders need not physically **deposit** or receive delivery of the value units, and can rely upon the DBAR contingent claim...
- ...investments and payouts are to be made in ounces of gold. A trader can still **deposit** currency, e.g., U.S. dollars, with the exchange and the exchange can be responsible...out of the money." When a traditional 54 option expires out of the money, the **premium** decays to zero, and the entire amount invested in the option is lost. For purposes...

22/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933152 \*\*Image available\*\*

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

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, US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

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63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
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(Residence), US (Nationality), (Designated only for: US)  
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KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)  
Legal Representative:  
HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200267175 A2 20020829 (WO 0267175)  
Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
Priority Application: US 2000694050 20001020  
Parent Application/Grant:  
Related by Continuation to: US 2000694050 20001020 (CIP)  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 243912

22/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00860471

**ONLINE PATENT AND LICENSE EXCHANGE  
ECHANGE DE BREVETS OU DE DROITS D'UTILISATION EN LIGNE**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200193154 A2 20011206 (WO 0193154)  
Application: WO 2001US16102 20010517 (PCT/WO US0116102)  
Priority Application: US 2000580005 20000526; US 2000665187 20000916

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11428

Fulltext Availability:

Detailed Description



Detailed Description

... report has been accepted by the seller, the buyer will immediately receive wire instructions to **deposit** the appropriate royalty into a special bank account maintained for the **benefit** of the exchange escrow service.

5 Simultaneously, the escrow **service** is notified to **expect** the wire. The escrow **service**, in turn, immediately confirms receipt of the funds and is responsible for wiring the funds...

22/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857824 \*\*Image available\*\*

**LASER DELIVERY SYSTEM AND METHOD OF USE FOR THE EYE**  
**SYSTEME D'ADMINISTRATION ET PROCEDE D'UTILISATION AVEC LES YEUX**

Patent Applicant/Inventor:

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90048, US, US (Residence), US (Nationality)

Legal Representative:

SCHOOLEY Vern (agent), Fulwider Patton Lee & Utecht, LLP, Suite 1550, 200  
Oceangate, Long Beach, CA 90802, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200189437 A2-A3 20011129 (WO 0189437)

Application: WO 2001US16317 20010521 (PCT/WO US0116317)

Priority Application: US 2000205846 20000519

Parent Application/Grant:

Related by Continuation to: US 2000205846 20000519 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13968

Fulltext Availability:

Detailed Description

Detailed Description

... the trabecular meshwork. In addition, these procedures also failed to recognize the importance of reducing **collateral** tissue damage surrounding the created hole. It has been seen that large areas of surrounding...

...resultant scarring prevents aqueous humor egress through the distal outflow pathways and effectively eliminates any **benefit** of the attempted **procedure**. The actual and **potential** thermal effect produced by the lasers is a significant contributing factor to the resultant tissue...

22/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806392

**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A**  
**NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**

**PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET  
PROCEDE ASSOCIE**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Fulltext Availability:

Detailed Description

Detailed Description

... case administrative and operational problems for an'end user, it  
normally does so at a **premium** price which talies into account the lack  
of aecountability that such flexible licensing provides. A...

...of the software may not buy it, thus depriving a vendor of potential  
revenue.

Similarly, **vendors** lose potential revenue when they permit a company  
with a

184

very large number of...

...audit the licensee's site, but such an audit is intrusive, expensive,  
and may alienate **potential** or actual customers for licenses. Although  
other approaches exist under which one might charge a...

22/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400  
Page Mill Road, Palo Alto, CA 94304, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200139028 A2 20010531 (WO 0139028)  
Application: WO 2000US32308 20001122 (PCT/WO US0032308)  
Priority Application: US 99444773 19991122; US 99444798 19991122  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 170977

22/3,K/8 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00744581

**48 HUMAN SECRETED PROTEINS**

**48 PROTEINES HUMAINES SECRETEES**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200056881 A1 20000928 (WO 0056881)

Application: WO 2000US6782 20000316 (PCT/WO US0006782)

Priority Application: US 99125812 19990323; US 99169936 19991210

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 128673

Fulltext Availability:

Detailed Description

Detailed Description

... SP10465691046569 PROLACTIN RECEPTOR SOLUBLE FORM.

Length = 66

Plus Strand HSPs.

Score = 58 (20.4 bits), **Expect** = 6.5, P = 1.0

Identities = 17/53 (32%), Positives = 29/53 (50), Frame = +2...NT

NT 5'NT YNT of AA

ATCC SEQ of of 5'NT First SE(  
**Deposit** ID Total Clone Clone of AA of ID  
Gene cDNA NO:Z NO: NT Seq...

...NT  
NT 5'NT YNT of A@  
ATCC SEQ of of 5'NT First SE(  
**Deposit** ID Total Clone Clone of AA of ID  
Gene cDNA NO:Z NO: NT Seq...

...NT  
NT 5'NT YNT of A@  
ATCC SEQ of of 5'NT First SEI  
**Deposit** ID Total Clone Clone of AA of IE  
Gene cDNA NO:Z NO: NT Seq...

...NT  
NT 5'NT YNT of A@  
ATCC SEQ of of 5'NT First SEI  
**Deposit** ID Total Clone Clone of AA of ID  
Gene cDNA NO:Z NO: NT Seq...NT  
NT 5'NT YNT of A@  
ATCC SEQ of of 5'NT First SE(  
**Deposit** ID Total Clone Clone of AA of ID  
Gene cDNA NO:Z NO: NT Seq...

...ID NOX  
The cDNA Clone ID was deposited on the date and given the corresponding  
**deposit** number listed in "ATCC **Deposit** No:Z and Date." Some of the  
deposits contain multiple different clones corresponding to the...nucleic  
acid sequence of SEQ ID NO:X, and/or a cDNA contained in ATCC **deposit**  
Z. The present invention also provides a polypeptide comprising, or  
alternatively, consisting of, the polypeptide...

...SEQ ID NO:Y and/or a polypeptide encoded by the cDNA contained in ATCC  
**deposit** Z. Polynucleotides encoding a polypeptide comprising, or  
alternatively consisting of the polypeptide sequence of SEQ ID NO:Y  
and/or a polypeptide sequence encoded by the cDNA contained in ATCC  
**deposit** Z are also encompassed by the invention.

#### Signal Sequences

The present invention also encompasses mature...or an epitope of the  
polypeptide sequence encoded by a polynucleotide sequence contained in  
ATCC **deposit** No. Z or encoded by a polynucleotide that hybridizes to  
the complement of the sequence of SEQ ID NO:X or contained in ATCC  
**deposit** No. Z under stringent hybridization conditions or lower  
stringency hybridization conditions as defined supra. The...and normal  
mammary gland cell line such as, for example, CRL7030 and Hs578Bst.

For long- **term** , high-yield production of recombinant proteins, stable  
expression is preferred. For example, cell lines which...

22/3,K/9 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00742420 \*\*Image available\*\*

#### ONLINE PATENT AND LICENSE EXCHANGE

#### BOURSE EN LIGNE DE BREVETS D'INVENTION ET DE LICENCES

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Legal Representative:

MORINO Fabio E (et al) (agent), Skjerven, Morrill, MacPherson, Franklin &  
Friel LLP, Suite 700, 25 Metro Drive, San Jose, CA 95110, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055791 A2 20000921 (WO 0055791)

Application: WO 2000US6846 20000315 (PCT/WO US0006846)

Priority Application: US 99124847 19990317; US 99371614 19990810

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16598

Fulltext Availability:

Detailed Description

Detailed Description

... report has been accepted by the seller, the  
buyer will immediately receive wire instructions to  
**deposit** the appropriate royalty into a special bank  
account maintained for the **benefit** of the exchange  
escrow service. Simultaneously, the escrow **service** is  
notified to **expect** the wire. The escrow **service**, in  
turn, immediately confirms receipt of the funds and is  
responsible for wiring the funds...

22/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00484627

INTEGRATED BUSINESS SYSTEM FOR WEB BASED TELECOMMUNICATIONS MANAGEMENT  
SYSTEME D'ECHANGES COMMERCIAUX INTEGRES POUR LA GESTION DE  
TELECOMMUNICATIONS SUR LE WEB

Patent Applicant/Assignee:

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CHODORONEK Mark A,  
DeROSE Eric,  
GONZALES Mark N,  
JAMES Angela R,  
LEVY Lynne,  
TUSA Michael,

Inventor(s):

BARRY B Reilly,  
CHODORONEK Mark A,  
DeROSE Eric,  
GONZALES Mark N,  
JAMES Angela R,  
LEVY Lynne,  
TUSA Michael,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915979 A1 19990401

Application: WO 98US20170 19980925 (PCT/WO US9820170)

Priority Application: US 9760655 19970926

Designated States: AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT

LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 88075

Fulltext Availability:  
Detailed Description

Detailed Description

... request and reply is a separate  
TCP/TP connection, completely independent of all  
previous or **future** connections between the same server  
and client. The present invention is implemented with  
a secure...add a new enterprise to their  
enterprise.list, print option, and exit option which  
shuts **down** the StarOE application; edit menu option  
which includes add new application, modify, and delete...service  
indicator, Broadband offers the following options: 1)  
Basic; 2) Standard; 3) Enhanced SNMP; 4) **Premium** ; 5)  
Enhanced Ad hoc Reporting; 6) Enhanced SNMP + Ad hoc  
Reporting; and 7) Dedicated SNMP...services according to the customer's  
subscribed service option which includes: Basic;  
Standard; Enhanced SNMP; **Premium** ; Enhanced Ad hoc  
- 1 13  
Rn(?rting; Enhanced SNMP + Ad-hoc Reporting; and  
De icated...

?show files;ds

File 2:INSPEC 1969-2003/Jun W3  
(c) 2003 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2003/May  
(c) 2003 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2003/Jun W4  
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File 99:Wilson Appl. Sci & Tech Abs 1983-2003/May  
(c) 2003 The HW Wilson Co.  
File 233:Internet & Personal Comp. Abs. 1981-2003/May  
(c) 2003 Info. Today Inc.  
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/May  
(c)2003 Info.Sources Inc  
File 474:New York Times Abs 1969-2003/Jun 25  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Jun 25  
(c) 2003 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

Set	Items	Description
S1	2492037	TRANSACTION? ? OR PURCHASE? ? OR ORDER? ? OR DEALING? ? OR BUY OR SELL OR BOUGHT OR BUYING OR SALE? ? OR SOLD
S2	25013	(THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES OR M- ERCHANT? ? OR DEALER? OR VENDOR? ? OR SELLER? ? OR PROVIDER? - ?)
S3	2246532	FUTURE OR CONTINGEN?? OR ANTICIPAT??? OR EXPECT? OR PREDIC- T??? OR POTENTIAL
S4	3393712	SERVICE? ? OR TASK? ? OR JOB OR JOBS OR FAVOR? ? OR FAVOUR? ? OR FUNCTION? ? OR ASSIGNMENT? ? OR PROCEDURE? ?
S5	335611	BENEFIT OR DISCOUNT OR COUPON OR IMPROVE?(3N)TERM? ? OR PR- IZE OR BONUS OR INCENTIVE? ? OR MARKDOWN? ? OR MARK??()DOWN? ? OR REBATE? ? OR REFUND?? OR MONEYBACK OR MONEY()BACK OR AWAR- D? ? OR PREMIUM? ? OR REWARD? ? OR GIFT? ?
S6	42239	DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN)() PAYMENT OR MON- EY(2W)DOWN
S7	64325	S3(3N)S4
S8	29	S2(10N)S7
S9	1983	S1(10N)S6
S10	0	S5(S)(S8(10N)S9)
S11	12	S6(10N)S7
S12	2	S5 AND S11
S13	69	S6(S)S7
S14	7	S5(S)S13
S15	0	S6(10N)S8
S16	0	S6 AND S8
S17	0	S2 AND S6 AND S7
S18	140158	S3(10N)S4
S19	0	(S2(S)S6) AND S18
S20	0	S2 AND S6 AND S18
S21	196	S6(S)S18
S22	0	S2 AND S21
S23	8	S12 OR S14
S24	8	S23 NOT PY>2000
S25	8	S24 NOT PD=20000603:20030731
S26	7	RD (unique items)

26/3,K/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01645620 ORDER NO: AAD98-34353

**THE GENERALIZATION EFFECTS OF CHOICE CONTINGENCIES ON THE SELF-REGULATED  
WORK BEHAVIOR OF YOUNG CHILDREN WITH BEHAVIOR PROBLEMS (ELEMENTARY  
EDUCATION, TEACHER CHOICE, STUDENT CHOICE)**

Author: MITHAUG, DEIRDRE KRISTEN

Degree: PH.D.

Year: 1998

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 59/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1527. 139 PAGES

...study examined the generalization effects of two choice contingencies on the self-regulation skills and **collateral** behaviors of six elementary students with emotional and behavior problems. During the first experiment, the...

...skills during unsupervised sessions when students could work as they wished. In the teacher choice **contingency**, the teacher chose **tasks** and provided **rewards** when students completed exactly what she assigned. During the student choice **contingency**, the students chose **tasks** and received **rewards** when they completed exactly what they assigned themselves. The results indicated that this combination of...

...sessions than during the baseline conditions that preceded and followed the sequence. There were also **collateral** effects on student's choices, worksheet productivity and on-task behavior. During a second experiment...

...increasing the use of self-regulation skills during generalization sessions than the teacher choice contingency. **Collateral** effects on choices, worksheet productivity and on-task behavior were also evident.

26/3,K/2 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01188998 ORDER NO: AAD80-29745

**AN ECONOMIC ANALYSIS OF THE AUDITOR-CLIENT CONTRACTUAL RELATIONSHIP**

Author: DEANGELO, LINDA ELIZABETH

Degree: PH.D.

Year: 1980

Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)

Source: VOLUME 41/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3159. 212 PAGES

...argue that the existence of potential benefits to auditing provides self-interested individuals with the **incentive** to devise alternative arrangements which enable them to capture these benefits.

One possible surrogate for...

...respect to that client, the existence of specialized assets with other clients serves as a "**collateral** bond" to guarantee audit quality. This quality guaranteeing **function** of **future** economic profit from other clients has not been previously recognized in the auditing literature, and ...

26/3,K/3 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003 Info. Today Inc. All rts. reserv.



**American Express launches membership B@nking -- Direct bank offers customers attractive rates, outstanding service, and convenience via the Internet, phone, mail, and ATM**

Link-Up , September 1, 1999 , v16 n5 p1, 8, 2 Page(s)

ISSN: 0739-988X

Company Name: American Express

URL: <http://www.americanexpress.com/banking>

Product Name: American Express Membership B@nking

... 888). Says that this banking service features high rates on deposits to interest-bearing checking, **rebates** on ATM surcharges, and free unlimited electronic bill payment. Also features competitive interest rates on...

... that application for the service is done online or by phone, and requires a minimum **deposit** of \$100, or \$2,500 for CDs. Points out the **service** is addressing the **future** of online banking, which is expected to increase to around 20 percent of U.S...

**26/3,K/4 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09272304

Dao Heng starts Internet service

HONG KONG: DAO HENG LAUNCHES INTERNET SERVICE

The HongKong Standard (XKR) 18 Apr 2000 p.b2

Language: ENGLISH

... offers daily banking services -offers Internet shopping service -includes current, savings and multi-currency time **deposit** accounts, securities trading accounts -provides pre-approved credit card service -offers mortgage application **service** -EC-account is **expected** to gain about 20,000- 30,000 customers. 2) EC-card -provides credit cards and...

...to attract 60,000-80,000 customers. The bank expects to offer a 5%-10% **discount** on banking services and products to online customers. \*...

**26/3,K/5 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09200036

Retail banks rush to roll out new Internet services

HUNGARY: OPPORTUNITIES FOR INTERNET BANKING

Budapest Business Journal (ANB) 15-21 Nov 1999 p.7

Language: ENGLISH

... study by Carnation Strategic Internet Consulting Kft, only a few thousand Hungarians use electronic banking **services** at present. Carnation **expects** another five banks to open internet banks in 2000 but believes that it will take...

... the second half of 2000. In addition, the non-bank institution EuroDirekt operates as a **discount** bank on the internet. The Remote **Deposit** Account service combines the flexibility of a current account and the high interest rate of a **deposit** account. Gabor Pozsonyi from KPMG Hungaria Kft sees on-line banks as a threat to...

**26/3,K/6 (Item 3 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09022236 .

MTNL to unvel new services from today

INDIA: NEW SERVICES INTRODUCED BY MTNL

Times of India (TSI) 14 Nov 1998 p.17

Language: ENGLISH

... company on 14 November 1998. The new IN services include the virtual private network (VPN), **premium** rate service (PRS), virtual card calling (VCC) and free phone (FPH), which will be launched...

... for creating a FPH number (5 digit), RS 4,000 monthly charges and a security **deposit** of RS 24,000. The VCC service is a card which is aimed at frequent...

... benefits for 60,000 of its employees. MTNL is also planning to launch more IN **services** in the **future** including universal number, televoting and account card calling. The company will also digitise and upgrade...

26/3,K/7 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

01118522

HOME SHOPPING NETWORK EXPANDS INTO FINANCIAL SERVICES

US - HOME SHOPPING NETWORK EXPANDS INTO FINANCIAL SERVICES

Advertising Age (AAE) 1 June 1987 p28

ISSN: 0001-8899

Home Shopping Network is to launch into financial services, insurance and **discount** prescription drugs. It will offer a total 50 financial services via TV including certificates of **deposit**, individual retirement accounts and mutual funds from 1988. It is not yet known whether the...

... home-shopping networks or on a new one. The company also plans a new travel **service** and **expects** turnover of \$650m-700m in 1987.\*

?show files;ds

File 13:BAMP 2003/Jun W1

(c) 2003 Resp. DB Svcs.

File 47:Gale Group Magazine DB(TM) 1959-2003/Jun 23

(c) 2003 The Gale group

File 75:TGG Management Contents(R) 86-2003/Jun W3

(c) 2003 The Gale Group

File 635:Business Dateline(R) 1985-2003/Jun 26

(c) 2003 ProQuest Info&Learning

File 570:Gale Group MARS(R) 1984-2003/Jun 26

(c) 2003 The Gale Group

File 387:The Denver Post 1994-2003/Jun 25

(c) 2003 Denver Post

File 471:New York Times Fulltext 90-Day 2003/Jun 25

(c) 2003 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06

(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2003/Jun 25

(c) 2003 St Louis Post-Dispatch

File 498:Detroit Free Press 1987-2003/Jun 25

(c) 2003 Detroit Free Press Inc.

File 631:Boston Globe 1980-2003/Jun 25

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File 633:Phil.Inquirer 1983-2003/Jun 25

(c) 2003 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2003/Jun 25

(c) 2003 Newsday Inc.

File 640:San Francisco Chronicle 1988-2003/Jun 26

(c) 2003 Chronicle Publ. Co.

File 641:Rocky Mountain News Jun 1989-2003/Jun 25

(c) 2003 Scripps Howard News

File 702:Miami Herald 1983-2003/Jun 25

(c) 2003 The Miami Herald Publishing Co.

File 703:USA Today 1989-2003/Jun 25

(c) 2003 USA Today

File 704:(Portland)The Oregonian 1989-2003/Jun 25

(c) 2003 The Oregonian

File 713:Atlanta J/Const. 1989-2003/Jun 26

(c) 2003 Atlanta Newspapers

File 714:(Baltimore) The Sun 1990-2003/Jun 23

(c) 2003 Baltimore Sun

File 715:Christian Sci.Mon. 1989-2003/Jun 26

(c) 2003 Christian Science Monitor

File 725:(Cleveland)Plain Dealer Aug 1991-2003/Jun 25

(c) 2003 The Plain Dealer

File 735:St. Petersburg Times 1989- 2000/Nov 01

(c) 2000 St. Petersburg Times

File 476:Financial Times Fulltext 1982-2003/Jun 26

(c) 2003 Financial Times Ltd

File 477:Irish Times 1999-2003/Jun 12

(c) 2003 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2003/Jun 25

(c) 2003 Times Newspapers

File 711:Independent(London) Sep 1988-2003/Jun 26

(c) 2003 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2003/Jun 26

(c) 2003 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2003/Jun 26

(c) 2003

File 15:ABI/Inform(R) 1971-2003/Jun 26

(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Jun 25

(c) 2003 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2003/Jun 25

(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File.275:Gale Group Computer DB(TM) 1983-2003/Jun 26

(c) 2003 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Jun 24

(c) 2003 The Gale Group

Set	Items	Description
S1	20959067	TRANSACTION? ? OR PURCHASE? ? OR ORDER? ? OR DEALING? ? OR BUY OR SELL OR BOUGHT OR BUYING OR SALE? ? OR SOLD
S2	939817	(THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES OR M-ERCHANT? ? OR DEALER? OR VENDOR? ? OR SELLER? ? OR PROVIDER? -?)
S3	16331141	FUTURE OR CONTINGEN?? OR ANTICIPAT??? OR EXPECT? OR PREDIC-T??? OR POTENTIAL
S4	22258890	SERVICE? ? OR TASK? ? OR JOB OR JOBS OR FAVOR? ? OR FAVOUR? ? OR FUNCTION? ? OR ASSIGNMENT? ? OR PROCEDURE? ?
S5	8341668	BENEFIT OR DISCOUNT OR COUPON OR IMPROVE?(3N)TERM? ? OR PR-IZE OR BONUS OR INCENTIVE? ? OR MARKDOWN? ? OR MARK??()DOWN? ? OR REBATE? ? OR REFUND?? OR MONEYBACK OR MONEY()BACK OR AWAR-D? ? OR PREMIUM? ? OR REWARD? ? OR GIFT? ?
S6	632232	DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN)() PAYMENT OR MON-EY(2W)DOWN
S7	1190	S2(10N)(S3(3N)S4)
S8	72673	S1(10N)S6
S9	0	S5(S)(S7(10N)S8)
S10	3	S6(S)S7
S11	17002	S2(S)(S3(10N)S4)
S12	65	S6(S)S11
S13	24	S6(10N)S11
S14	10	S5 AND S13
S15	19	S5(S)S12
S16	22	S14 OR S15
S17	19	S16 NOT FY>2000
S18	14	RD (unique items)

18/AA,AN,PD,PY,TI/1 (Item 1 from file: 13)  
DIALOG(R)File 13:(c) 2003 Resp. DB Svcs. All rts. reserv.

1131431 Supplier Number: 02086704  
**The Advantages Of The 'Dynamic Duo'**

August 02, 1999

18/AA,AN,PD,PY,TI/2 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

01888771 05-39763  
**Taxation of split dollar rollouts: Covering all the "basis"**  
Sep 1999

18/AA,AN,PD,PY,TI/3 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

07434777 Supplier Number: 62524676  
**Online: Small Banks Scaling Back Ambitions for Web Reach. (Brief Article)**  
June 6, 2000

18/AA,AN,PD,PY,TI/4 (Item 2 from file: 16)  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

06366799 Supplier Number: 54725059  
**Insurer-banks - threatened with life.**  
May 18, 1999

18/AA,AN,PD,PY,TI/5 (Item 3 from file: 16)  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

06047312 Supplier Number: 53603404  
**Options for banks to combat threats are becoming clear.**  
Dec 23, 1998

18/AA,AN,PD,PY,TI/6 (Item 4 from file: 16)  
DIALOG(R)File 16:(c) 2003 The Gale Group. All rts. reserv.

03969606 Supplier Number: 45756660  
**Picking Up the Pace: Trade Automation is on the Way**  
Sept, 1995

18/AA,AN,PD,PY,TI/7 (Item 1 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

10927120 SUPPLIER NUMBER: 54290314  
**TELEPHONY. (includes meshed brief articles on industry news)**  
April 2, 1999

18/AA,AN,PD,PY,TI/8 (Item 2 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

10487970 SUPPLIER NUMBER: 21168794  
**A closer look at unitary thrifts.**  
Oct, 1998

18/AA,AN,PD,PY,TI/9 (Item 3 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

10483140 SUPPLIER NUMBER: 21165957  
A Fresh Approach. (work-site marketing by life and health insurance  
companies)  
Sept, 1998

18/AA,AN,PD,PY,TI/10 (Item 4 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

08593663 SUPPLIER NUMBER: 18118421  
Product-based solutions to financial innovation: the promise and danger of  
applying the federal securities laws to OTC derivatives.  
(over-the-counter)  
Winter, 1995

18/AA,AN,PD,PY,TI/11 (Item 5 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

08528735 SUPPLIER NUMBER: 18043353  
The Uniform Limited Liability Company Act - summary & analysis.  
Nov, 1995

18/AA,AN,PD,PY,TI/12 (Item 6 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

08238960 SUPPLIER NUMBER: 17478176  
Picking up the pace: trade automation is on the way. (Latin America Trade  
Finance 1995-1996)  
Sep, 1995

18/AA,AN,PD,PY,TI/13 (Item 7 from file: 148)  
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

06219806 SUPPLIER NUMBER: 13277508  
U.S. mergers and acquisitions. (The M&A Rosters: First Quarter 1992)  
July-August, 1992

18/AA,AN,PD,PY,TI/14 (Item 1 from file: 160)  
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

00701511  
The debit card, one of the major products of electronic funds transfer  
(EFT), may be the primary vehicle for customer access in the future.  
December 9, 1981  
Publication Year: 1981

18/3,K/1 (Item 1 from file: 13)  
DIALOG(R)File 13:BAMP  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1131431 Supplier Number: 02086704 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Advantages Of The 'Dynamic Duo'**

(With so many tax-sensitive plans being challenged by the IRS and legislation, it is nice to know that two plans have survived the test of time; the two plans can be married, providing clients the best of both worlds)

Article Author(s): Fry, Alan L  
National Underwriter Life & Health, v 103, n 31, p 10,12  
August 02, 1999  
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1093

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABSTRACT:**

...liquidity, a cross-purchase buy-sell, or any other personal use. Whenever there is a **third - party** owner, it is preferable for the **collateral assignment** or split-owner method to be utilized, because of **potential** transfer-for-value reasons. In addition, it is almost impossible to remove the policy's death **benefit** from the estate. A true deferred compensation plan is one in which the executive actually...

...This is because the participant pays income tax on the economic value of the death **benefit** while he is alive. Furthermore, the participant has the peace of mind knowing that his...

**TEXT:**

...described how a company-owned life insurance policy could be used to "informally fund" the **benefit**. Twice in the bulletin it was suggested that the business owner "...confer with a life...

...purchase buy-sell, or any other personal use. Corporate dollars are used to pay the **premium** for two reasons: (a) it seems more prudent, and (b) the corporate tax bracket may be lower, the **premium** not being deductible.

Whenever we have a **third - party** owner (trust, child, or business partner), it is preferable for the **collateral assignment** or split-owner method to be used, because of **potential** transfer-for-value reasons. Also, it is nearly impossible to remove the policy's death **benefit** from the estate.

If the insured executive owns his own policy, the Endorsement (corporate-owned...

...can own all the cash value; or the corporation's interest may be limited to **premium** payments, with or without interest, with the balance going to the policy owner (notwithstanding the...

...Primary Use:	Personal Life	Retirement Income
	Insurance	Supplement
Secondary	Retirement	Tax-Free Death
Purpose:	Supplement	<b>Benefit</b>
Policy Ownership:	Participant/	Corporation
	Designee	
Split Dollar	Collateral/	Endorsement
Type:	Split Owner	
Deferred Comp.		
Death <b>Benefit</b> :	Usually None	Cash Value of Policy
Cash Value	Possibly	Corporation
Ownership:	Split (Equity)	
Corporate	Retirement	Retirement/Partial

Income Tax  
Deduction

**Benefit**

Death **Benefit**

If the need for income as a retirement supplement is called for, rather than...

...always defined contribution plans. A SERP can be either a defined contribution or a defined **benefit** plan. In more recent years, however, both are usually defined contribution plans. In this way...

...the participant. While the participant may not be able to directly control the allocation of **premium** deposits, the participant can usually suggest a desired allocation.

Life insurance is normally used to...

...are only partially tax-deferred, and (c) there is usually a desire to have a **benefit** paid in event of the premature death of the participant.

While there are many tax...

...to the deferred compensation plan, there are disadvantages. The main disadvantage is in the death **benefit** area. First of all, the death **benefit** is fully taxable to the beneficiary of the plan, usually the participant's spouse. The **benefit** is usually deductible by the corporation; however, in the case of a business owner's death that may not be all that advantageous. Second, the plan beneficiary usually gets the **benefit** piecemeal, paid over several years, subject to the corporate creditors. And last, the corporation has...

...This is because the participant pays income tax on the economic value of the death **benefit** (PS-58 or term substitute) while he is alive. In addition, the participant has the...a true deferred compensation plan, the corporation will also pay out the portion of death **benefit** it receives (the cash value portion). Even though it would be subject to the same disadvantages as a traditional deferred compensation plan death **benefit**, it is usually a much smaller amount, and paid out over a much shorter period...

18/3,K/6 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

03969606 Supplier Number: 45756660 (USE FORMAT 7 FOR FULLTEXT)

**Picking Up the Pace: Trade Automation is on the Way**

LatinFinance, pS96

Sept, 1995

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2696

... is simple in its concept; Create an electronic bill of lading as an EDI message, **deposit** it in a database held by a trusted **third party**, and transfer the title of it from one user to the next.

To do this...

...manufactures, buyers, banks and forwarders. No one party is dominant in the equation, but all **benefit**. Banks have, for the most part, abandoned the notion that they might be able to...to more countries is already having a significant effect on the banking community. The cost- **benefit** analysis for documentary credit systems is now becoming more interesting, and growing numbers of banks...



18/3,K/8 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10487970 SUPPLIER NUMBER: 21168794 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A closer look at unitary thrifts.**  
Cocheo, Steve  
ABA Banking Journal, v90, n10, p64(1)  
Oct, 1998  
ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4318 LINE COUNT: 00454

TEXT:

...Savings Association Insurance Fund. The proposed thrift would be established to offer financial products and **services** to State Farm's current and **future** customers, as well as to current and retired State Farm employees, agents, and members of...

...market accounts. In some cases the proposed thrift will sell the receivables it generates to **third parties**. The parent company will provide numerous support services to the thrift on an ongoing basis...

...also kept confidential, is planned. The public portion of the plan states that State Farm **expects** to **service** borrowers and depositors primarily by mail. The application also states: "As a result of the anticipated operations structure, the savings bank expects that its customers will **benefit** from having the convenience of being able to access financial products and services at competitive...to sell life insurance sell the Forethought policy, which is designed to provide a death **benefit** that will cover an individual's funeral costs in total. (The subsidiary's motto is...

...directors, FFSB's clients may seek certain additional banking services from FFSB--such as demand **deposit** and time **deposit** services--that complement these existing relationships... "FFSB further believes that its professionally managed and competitive...

...other, expanded banking relationships with those customers." Mark A. Willoughby, corporate counsel at Forethought Financial **Services**, says it's **anticipated** that CDs and similar products will be made available as investments for the funeral trusts...

18/3,K/9 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10483140 SUPPLIER NUMBER: 21165957 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A Fresh Approach. (work-site marketing by life and health insurance companies)**  
Collett, Douglas A.; Gold, Andrew D.; Suri, Pinto  
Best's Review - Property-Casualty Insurance Edition, v98, n5, p29(1)  
Sept, 1998  
ISSN: 0161-7745 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 5263 LINE COUNT: 00440

TEXT:

...Feed distribution systems for primary and supplemental sales. \*  
Help employers that are struggling with employee **benefit** inflation. \*  
Help consumers purchase insurance products simply and conveniently.  
Work-site marketing is the most...

...of companies that participate in work-site marketing. A.M. Best reviewed companies' competitive strategies, **benefit** structures, administrative systems and methods of distribution. The analysis clearly showed that some

of the...

...it broaden the prospecting landscape, but it provides an efficient and low-cost source of **premium** volume for the insurance carrier. For example, several products can be sold to a large...

...today's workplace, employers face many budget hurdles concerning the rising cost associated with employee **benefit** packages. With unemployment currently low, the "golden handcuffs" of a strong **benefit** package becomes even more important to attract and retain quality employees. Work-site marketing provides the opportunity to expand the **benefit** menu for the employee at no extra cost to the employer. These offerings can present a magnitude of **benefit** choices, and the selection input made by the employees can enhance their morale, while at...

...at home and your policy won't lapse as a result of nonpayment, because the **premium** is withdrawn via payroll deduction. Research Methodology Because of the lack of public information addressing...mostly supplemental products offered. These commoditized products require price discounts to generate demand by providing **incentives** beyond the ease of payment through a payroll deduction. An associated lack of product differentiation ...

...work-site market, persistency is the subject of ongoing initiatives because these companies realize the **benefit** of solid initial enrollment, re-enrollment and the portability of coverage upon termination. Long-term ...employees who are unable to self-insure during a long elimination period, or where the **benefit** period is too short or the **benefit** amounts are too small. Group major-medical coverage with high co-payments and deductibles often...

...agent or broker. Rounding out the writers of this business, according to the survey, are **third - party** administrators, banks and financial institutions. However, the relationship-building capability of the agent and broker...one payroll slot for all the voluntary products selected by the employee and administer the **premium** division with the other company providing the coverage. Life and health companies also are offering...

...Finally, affiliation with or ownership of banks allows an insurance company to offer certificates of **deposit**, mortgages and other financial services at the work site. There has been acquisition activity recently...

...distribution and enrollment networks. The major players in the work-site market are always evaluating **potential** acquisitions in terms of the agency force, customer **service** and information systems in place to properly administer the business of the acquisition target. In...

...at one location, rather than at home. Administrative costs of billings are lower than individual **premium** mailings, and, if the employer has flexible **benefit** plans, the natural increase in persistency adds to profitability. For the employee, products purchased at...

...work-site market is less price sensitive than other markets; however, the unpredictability of lost **premiums** resulting from unpaid sick leave, the education market with payroll during only nine or 10...

...support rapid response time for inquiries regarding claim status, billing questions, changes in coverage and **benefit** selection. In addition, these companies have specific target benchmarks for average wait time on hold...

...the amount of contributions available for employee benefits programs and must continue to shift some **benefit** costs to employees through supplementary, voluntary **benefit** plans. Underwriting Standards Simplified-issue and guaranteed-issue underwriting standards are commonly used in work...The response group ranged in size from \$10 million to \$8.5

billion in total **premiums** (generated from work-site and other marketing efforts) and from \$17 million to \$65 billion...

...respondents reported that their work-site marketing programs generated total in-force life and health **premiums** of more than \$3.4 billion. Over \$1.2 billion of that amount was reported...

...been generated in 1997. This indicates that over one-third of the total in-force **premium** was generated just last year and provides clear evidence of the tremendous growth potential offered...

...a result of this study, Limra estimated a total of approximately \$1.3 billion in **premium** revenue for voluntary life and health products in 1995. A.M. Best developed a list...

...for establishing a successful and effective program. The survey generated 20 responses, with reported total **premiums** for voluntary life and health products of approximately \$1.2 billion 1997. While the small number of responses reduces the statistical significance of the current survey attempt, the large **premium** volume (relative to total market size as estimated by the Limra study of 1995) indicates...

...for work-site marketing. Even with allowances for growth since the 1995 study, this large **premium** volume strengthens the materiality of A.M. Best's response group.

?show files;ds

File 9:Business & Industry(R) Jul/1994-2003/Jun 25

(c) 2003 Resp. DB Svcs.

File 20:Dialog Global Reporter 1997-2003/Jun 26

(c) 2003 The Dialog Corp.

File 610:Business Wire 1999-2003/Jun 25

(c) 2003 Business Wire.

File 613:PR Newswire 1999-2003/Jun 25

(c) 2003 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2003/Jun 25

(c) 2003 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2003/Jun 25

(c) 2003 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2003/Jun 24

(c) 2003 The Gale Group

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

Set Items Description

S1 13639313 TRANSACTION? ? OR PURCHASE? ? OR ORDER? ? OR DEALING? ? OR  
BUY OR SELL OR BOUGHT OR BUYING OR SALE? ? OR SOLD

S2 583665 (THIRD OR 3RD OR ANOTHER OR OTHER)() (PARTY OR PARTIES OR M-  
ERCHANT? ? OR DEALER? OR VENDOR? ? OR SELLER? ? OR PROVIDER? -  
?)

S3 11169303 FUTURE OR CONTINGEN?? OR ANTICIPAT??? OR EXPECT? OR PREDIC-  
T??? OR POTENTIAL

S4 5044051 BENEFIT OR DISCOUNT OR COUPON OR IMPROVE?(3N)TERM? ? OR PR-  
IZE OR BONUS OR INCENTIVE? ? OR MARKDOWN? ? OR MARK??()DOWN? ?  
OR REBATE? ? OR REFUND?? OR MONEYBACK OR MONEY()BACK OR AWAR-  
D? ? OR PREMIUM? ? OR REWARD? ? OR GIFT? ?

S5 414741 DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN)()PAYMENT OR MON-  
EY(2W)DOWN

S6 300599 S3(3N)(SERVICE? ? OR TASK? ? OR JOB OR JOBS OR FAVOR? ? OR  
FAVOUR? ? OR FUNCTION? ? OR ASSIGNMENT? ? OR PROCEDURE? ?)

S7 654 S2(10N)S6

S8 3 S5(S)S7

S9 230 S5(10N)S6

S10 0 S2(10N)S9

S11 14 S4(S)S9

S12 17 S8 OR S11

S13 3 S12 NOT PY>2000

S14 3 S13 NOT PD=20000603:20030731

S15 3 RD (unique items)

15/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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2300860 Supplier Number: 02300860 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**SEC Approves GSCC's General Collateral Repo Service**  
(Government Securities Clearing Corp gets SEC approval for its General  
Collateral Finance repo service, allowing members to trade general  
collateral repos)  
Securities Industry News, v X, n 44, p 15  
November 09, 1998  
DOCUMENT TYPE: Journal ISSN: 1089-6333 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 567

ABSTRACT:

The Government Securities Clearing Corp's proposed General **Collateral**  
Finance (GCF) repo service has been given the green light from The  
Securities and Exchange...

...The new service allows dealer members of the Government Securities  
Clearing Corp to trade general **collateral** repos, involving US government  
securities without needing trade-for-trade settlement on a delivery-versus

...meaning that, at first, a dealer will only be able to trade GCF repos  
with **other dealers** using the same clearing bank. Eventually, the  
**service** is **expected** to be expanded to dealers that use different  
clearing banks. Full text further discusses the...

15/3,K/2 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02670343 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Danaharta to only acquire assets with minimum gross value of RM5m**  
NEW STRAITS TIMES (MALAYSIA)  
August 29, 1998  
JOURNAL CODE: FNST LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 827

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... loan.  
The risk premium will depend on: \* potential volatility of cash flows;  
\* extent of debt **service** coverage and **expected** improvements therein; \*  
value and quality of **collateral** .

15/3,K/3 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

02137565 Supplier Number: 43991110 (USE FORMAT 7 FOR FULLTEXT)  
**Networks In The 90s: The New Key To Networks' Future: Processing**  
Bank Network News, pN/A  
July 26, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1369

... STAR CHEK this year. STAR CHEK helps banks cut bad check losses by  
gathering direct- **deposit** account information from all participating  
institutions and sorting out the checks likely to be returned. STAR uses a  
**third** -

party servicer, but other players are **expected** to offer the service with an in-house operation.

Another leading regional network, Virginia-based MOST, launched its Private...

09677153

(FILE 'HOME' ENTERED AT 13:03:55 ON 26 JUN 2003)

FILE 'CONFSCI' ENTERED AT 13:04:04 ON 26 JUN 2003

L1 4716 S TRANSACTION# OR PURCHASE# OR ORDER# OR DEALING# OR BUY OR SEL  
L2 65 S (THIRD OR 3RD OR ANOTHER OR OTHER) (W) (PARTY OR PARTIES OR MER  
L3 37734 S FUTURE OR CONTINGEN## OR ANTICIPAT### OR EXPECT? OR PREDICT##  
L4 38959 S SERVICE# OR TASK# OR JOB OR JOBS OR FAVOR# OR FAVOUR# OR FUNC  
L5 1897 S BENEFIT OR DISCOUNT OR COUPON OR IMPROVE? (3N) TERM# OR PRIZE O  
L6 1260 S DEPOSIT OR COLLATERAL OR (ADVANCE OR DOWN) (W) PAYMENT OR MONEY  
L7 449 S L3(3A)L4  
L8 0 S L2(10A)L7  
L9 0 S L1(10A)L6  
L10 1 S L6(S)L7  
L11 1 S L2(S)L5

06/26/2003 CSW-E

09677153 .

L11 ANSWER 1 OF 1 CONFSCI COPYRIGHT 2003 CSA  
AN 96:3117 CONFSCI  
DN 96-014990  
TI Strategies in dealing with **third party benefit**  
providers  
AU Zahrebelny, O.  
SO American Association of Oral and Maxillofacial Surgeons, PO Box 4229,  
Lisle, IL 60532. Phone: (800) 366-6725, Abstracts available..  
Meeting Info.: 953 0043: American Association of Oral and Maxillofacial  
Surgeons 77th Annual Meeting (9530043). Toronto (Canada). 12-17 Sep 1995.  
American Association of Oral and Maxillofacial Surgeons; Canadian  
Association of Oral and Maxillofacial Surgeons.  
DT Conference  
FS DCCP  
LA English



	Type	Hits	Search Text	DBs	Time Stamp
1	BRS	1324	705/14	USPAT	2003/06/25 12:41
2	BRS	106	705/14 and deposit	USPAT	2003/06/26 12:09
3	BRS	85	705/14 and deposit and customer	USPAT	2003/06/25 12:42
4	BRS	57	705/14 and deposit and customer and security	USPAT	2003/06/25 14:42
5	BRS	0	705/14 and deposit and customer and security and "security deposit"	USPAT	2003/06/25 12:42
6	BRS	50	705/14 and deposit and customer and security and transaction	USPAT	2003/06/25 12:43
7	BRS	39	705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or	USPAT	2003/06/26 10:42
8	BRS	0	705/14 and deposit and customer and transaction	USPAT	2003/06/25 14:42
9	BRS	72	705/14 and deposit and customer and transaction	USPAT	2003/06/26 12:08
10	BRS	39	705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or	USPAT	2003/06/25 14:42

06/26/2003, EAST Version: 1.03.0002

EAST search

CRB

	Type	Hits	Search Text	DBs	Time Stamp
11	BRS	33	(705/14 and deposit and customer and transaction) not (705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) )	USPAT	2003/06/26 10:43
12	BRS	39	705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or	USPAT	2003/06/26 12:13
13	BRS	33	(705/14 and deposit and customer and transaction) not (705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) )	USPAT	2003/06/26 10:43
14	BRS	73	705/26 and deposit and customer and security and transaction and (rebate or coupon or benefit or	USPAT	2003/06/26 10:43

	Type	Hits	Search Text	DBs	Time Stamp
15	BRS	0	(705/26 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) not ((705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) or ((705/14 and deposit and customer and transaction) not (705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) ) ) and "security deposit"	USPAT	2003/06/26 10:44

	Type	Hits	Search Text	DBs	Time Stamp
16	BRS	54	(705/26 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) not ((705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) or ((705/14 and deposit and customer and transaction) not (705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) ) )	USPAT	2003/06/26 12:09
17	BRS	136	705/26 and deposit and customer and transaction	USPAT	2003/06/26 12:08

	Type	Hits	Search Text	DBs	Time Stamp
18	BRS	54	(705/26 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) not ((705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) or ((705/14 and deposit and customer and transaction) not (705/14 and deposit and customer and security and transaction and (rebate or coupon or benefit or discount) ) ) )	USPAT	2003/06/26 12:09
19	BRS	0	705/14 and "security deposit"	USPAT	2003/06/26 12:09
20	BRS	3	705/26 and "security deposit"	USPAT	2003/06/26 12:09
21	BRS	408	deposit and customer and security and transaction and (rebate or coupon or benefit or discount)	USPAT	2003/06/26 12:13
22	BRS	349	deposit and customer and security and transaction and (rebate or coupon or benefit or discount) and (merchant or retailer or store)	USPAT	2003/06/26 12:14

	Type	Hits	Search Text	DBs	Time Stamp
23	BRS	12	deposit and customer and security and transaction and (rebate or coupon or benefit or discount) and (merchant or retailer or store) and "security deposit"	USPAT	2003/06/26 12:14
24	BRS	12	(deposit and customer and security and transaction and (rebate or coupon or benefit or discount) and (merchant or retailer or store) and "security deposit" ) not (705/26 and "security deposit")	USPAT	2003/06/26 12:14